

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Fred Breslow
 Debtor

Case No. 18-16401-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 20

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db	+Fred Breslow, 1702 Danforth Street, Philadelphia, PA 19152-1802
14203533	+Citizens Bank, PO Box 9665, Providence, RI 02940-9665
14203541	DexYp, 2200 West Airfield Drive, Dallas, TX 75261
14203538	+Discover, PO Box 742653, Cincinnati, OH 45274-2655
14203529	+Exxon Mobil, PO Box 78072, Phoenix, AZ 85062-8072
14203543	+Gatestone, 1000 N. West Street, Suite 1200, Wilmington, DE 19801-1058
14203542	+Supreme Saftey, 21 Richard Road, Warminster, PA 18974-1512

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QLEFELDMAN.COM Mar 02 2019 08:08:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg	E-mail/Text: megan.harper@phila.gov Mar 02 2019 03:24:32 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 02 2019 03:23:44 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 02 2019 03:24:13 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14203539	+EDI: AMEREXPR.COM Mar 02 2019 08:13:00 American Express, PO Box 1270, Newark, NJ 07101-1270
14203546	+EDI: BANKAMER.COM Mar 02 2019 08:13:00 Bank of America, P.O. Box 15220, Wilmington, DE 19886-5220
14203532	+EDI: CAPITALONE.COM Mar 02 2019 08:13:00 Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
14203531	+EDI: CAPITALONE.COM Mar 02 2019 08:13:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14203545	+EDI: WFNNB.COM Mar 02 2019 08:13:00 Comenity, P.O. Box 182273, Columbus, OH 43218-2273
14203544	+E-mail/Text: Bankruptcy@FCScollects.com Mar 02 2019 03:25:02 First Collection Services, P.O. Box 3564, Little Rock, AR 72203-3564
14203530	+EDI: WFNNB.COM Mar 02 2019 08:13:00 Gander Mountain, PO Box 659569, San Antonio, TX 78265-9569
14203536	+EDI: CBSKOHLS.COM Mar 02 2019 08:08:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14203536	+E-mail/Text: bncnotices@becket-lee.com Mar 02 2019 03:23:14 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14203540	+EDI: DAIMLER.COM Mar 02 2019 08:13:00 Mercedes-Benz Financial Service, PO Box 5209, Carol Stream, IL 60197-5209

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14203537*	+Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14203534*	+Citizens Bank, PO Box 9665, Providence, RI 02940-9665
14203535*	+Citizens Bank, PO Box 9665, Providence, RI 02940-9665

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2019 at the address(es) listed below:

DAVID J. AVERETT	on behalf of Debtor Fred Breslow averettlaw@comcast.net
LYNN E. FELDMAN	trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
REBECCA ANN SOLARZ	on behalf of Creditor BANK OF AMERICA bkgroup@kmllawgroup.com
United States Trustee	USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Fred Breslow		Social Security number or ITIN xxx-xx-5482
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Social Security number or ITIN -----
	EIN -----		
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-16401-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Fred Breslow

2/28/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.